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**UNITED STATES BANKRUPTCY COURT**  
**FOR THE DISTRICT OF NEW JERSEY**

**IN RE:** : **Chapter 7**  
:   
**PAUL F. LIVORE** : **Case No. 08-32423 (JHW)**  
:   
: **OBJECTION TO PROOF OF CLAIM**  
: **FILED BY CREDITOR BERNICE**  
: **MOFFITT, PURSUANT TO FRBP 3007**

Debtor, Paul F. Livore (“Livore”), objects to the allowance of a Proof of Claim filed by Bernice Moffitt (“Moffitt”) on July 20, 2009, on the following ground:

1. Moffitt’s claim is based upon a purported deficiency which she claims exists on a Note and Mortgage given by Livore to Moffitt for the purchase of a property and business located in Deptford Township, Gloucester County, State of New Jersey. The claim arises as a result of a foreclosure action filed in the Superior Court of New Jersey, Chancery Division, Gloucester County and an alleged deficiency resulting therefrom.

2. Moffitt’s claim is based on faulty assumptions and speculation; Moffitt bases her claim on a deficiency for the value of a business and property and there has been no deficiency yet established at the State Court level. Further, Moffitt’s claim should be barred as a result of misrepresentations made by her to Livore based upon the value of the business, the gross sales of the business (in this case a laundromat), and the value of the real property.

3. Moffitt's claim being unsecured, contingent, unliquidated and disputed is not entitled to interest.

4. Moffitt's claim for attorney's fees is objected to and is unreasonable, unconscionable and unenforceable.

5. Debtor Livore, challenges the validity, priority and extent of Moffitt's claim.

DATE: November 19, 2009

/s/ JOHN G. TAKACS

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**JOHN G. TAKACS, ESQUIRE**  
**Attorney for Debtor Paul F. Livore**